



Order Filed on April 9, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-2(c)

FITZGERALD & CROUCH, P.C.  
649 Newark Avenue  
Jersey City, NJ 07306  
By: Sarah J. Crouch, Esq. (SC 1174)  
Phone: 201-533-1100  
Attorney for the Debtor

In Re:  
TERRY SMALL  
BRENDA SMALL

Case No.: 18-10171  
Chapter: 13  
Judge: Ferguson

**ORDER RESPECTING REQUEST FOR EXTENSION  
OR EARLY TERMINATION OF THE LOSS MITIGATION PERIOD**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: April 9, 2019**

  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

The court having granted the Notice of Request for Loss Mitigation concerning the following property and creditor on \_\_\_\_\_ :

Property: 486 Bramahll Avenue, Jersey City, NJ 07304

Creditor: Cenlar

and a Request for

☒ Extension of the 90 day Loss Mitigation Period having been filed by the Debtor,  
and for good cause shown

☐ Early Termination of the Loss Mitigation Period having been filed by \_\_\_\_\_,  
and for good cause shown

It is hereby ORDERED that,

The Loss Mitigation Period is extended up to and including 07/24/2019 .

The Loss Mitigation Period is terminated, effective \_\_\_\_\_ .

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Terry L Small  
Brenda Small  
Debtors

Case No. 18-10171-KCF  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Apr 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2019.  
db/jdb +Terry L Small, Brenda Small, 10 Margaret Drive, Dayton, NJ 08810-1327

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 11, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Laura M. Egerman on behalf of Creditor Ditech Financial LLC bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Laura M. Egerman on behalf of Creditor DITECH FINANCIAL LLC bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Lynn Therese Nolan on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
ecfnotices@grosspolowy.com, jbommelje@grosspolowy.com  
Lynn Therese Nolan on behalf of Creditor Nationstar Mortgage LLC ecfnotices@grosspolowy.com,  
jbommelje@grosspolowy.com  
Maria D. Ramos-Persaud on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
mramos@helfandlaw.com  
Nicholas Fitzgerald on behalf of Joint Debtor Brenda Small nickfitz.law@gmail.com  
Nicholas Fitzgerald on behalf of Debtor Terry L Small nickfitz.law@gmail.com  
Nicholas V. Rogers on behalf of Creditor CITIMORTGAGE, INC. nj.bkecf@fedphe.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
Rosemarie Diamond on behalf of Loss Mitigation CitiMortgage, Inc. miguel.zavala@fedphe.com  
Sarah J. Crouch on behalf of Debtor Terry L Small nickfitz.law@gmail.com,  
nadiafinancial@gmail.com;fitzgeraldnj@stratusbk.com;sarah@fitzgeraldcrouchlaw.com  
Sarah J. Crouch on behalf of Joint Debtor Brenda Small nickfitz.law@gmail.com,  
nadiafinancial@gmail.com;fitzgeraldnj@stratusbk.com;sarah@fitzgeraldcrouchlaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15